

# Internship Report

On

Customer Satisfaction  
of  
BRAC Bank ATM Card Holder

**Submitted to**  
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# Letter of Transmittal

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April 10, 2011

Muhammad Intisar Alam  
Lecturer  
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## **Submission of Internship report on “Customer Satisfaction of BRAC Bank ATM Card Holders”**

Dear Mr Md. Intisar Alam,

With great gratification, I would like to submit my internship report on “*Customer Satisfaction of BRAC Bank ATM Card Holder*” which was assigned by you and approved by the branch manager Mr. Syeed M Parvez of BRAC Bank, Gulshan Branch. I have discovered this study very interesting, beneficial and insightful. After completing 3month intern period I have tried to prepare an effective & creditable report in which I combined my experience, research and theoretical knowledge.

The report contains a detail study of my work experience and the research work on “*Customer Satisfaction of BRAC Bank ATM Card Holder*” along with brief organization overview and SWOT analysis.

I candidly wish that my research analysis of report work will help to give a brief idea about the ATM card holder satisfaction level with some measureable steps. I hope you will find this report worth all the labor I have put in it.

Best Regards

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# Acknowledgement

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This project work is the result of the contribution of number of people, especially those who has given the time and effort to share their thoughts and suggestions to improve the report. At the beginning, my humble gratitude to the Almighty for giving me the ability to work in such a challenging situation.

This is also a great honor and pleasure for me to be assigned under the guidance of Muhammad Intisar Alam, Lecturer, BRAC Business School, BRAC University. I am obliged to my teacher for all his support and guidance to conclude this project paper. His professional and practical experience enriched me to a great extent at the time of preparing this study.

I am heartily thankful to my supervisor, Queresha Faria Ali, CSM, BRAC Bank Limited. Whose encouragement, guidance and support from the initial to the final level enabled me to develop an understanding of general banking process.

I put into words to Customer Service Department –Mohammad Hasan Hafizur Rahman (Branch sales & service manager), Md Golam Mawla, Laila Daraj, Fahmida Sultana, Azmatun Nessa, Omar Sharif, Farhana Yesmin, Mizanur Rahman and Shefat E Farhana. without their Guidance and assistance, this report would not have seen the light of day. My special thank to the CS department of Gulshan Branch for giving me a lot of opportunity to learn and assistance.

Last but not least, My appreciation to CSO (Carrier Service Office) of BRAC University for arranging this internship program which explores a door to get real life experiences, professionalism and the implementation of theoretical knowledge to practical situation.

Finally thanks to Mr Zakir Hasan and Shareen Who has helped in research part and collecting data. It is also unforgettable, who have been the participant of my research work.

# Executive Summary

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BRAC Bank is the fastest growing retail banking in Asia, 2011. BRAC Bank has made its place of reliability and trust in customer mind. It was an enormous opportunity to do three month internship at BBL (BRAC Bank Limited) where I got a taste of professional environment. general banking activities and process.

This internship report is a combination of personal experience with BBL and customer satisfaction of ATM card holder of BBL. This report focus on satisfaction level of BRAC Bank ATM card holder, ATM card quality and developing other alternatives to boost up customer satisfaction along with a customer survey research.

This report is a descriptive research which is based on both qualitative and quantitative data. Exactly 50 participants have completed structured questioner and interviews. According the research problem research methodology was selected and after analyzing the data it is found that the customer are not dissatisfied with BRAC Bank although there is a number of objection among them. To increase the customer satisfaction BBL can take a number of initiatives like – taking initiative to eliminate wrong information about BBL ATM card, broadening internet banking and online shopping and most importantly increase the number of ATM booth.

This internship report will give a narrow idea about the customer satisfaction of BBL along with my experience and a little introduction of BRAC Bank. Besides still this report has a number of lacking. But my individual effort and the help of my supervisor Mr. Muhammad Intisar Alam, Lecturer, BRAC University, gives this report a quality.

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# A. BRAC Bank Ltd.

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## **Preface**

BRAC Bank Limited, a scheduled commercial Bank, commenced its business operation in Dhaka, Bangladesh on 4 July 2001. The Bank is mainly owned by the largest NGO in Bangladesh – BRAC. The Bank has positioned itself as a new generation Bank with a focus to meet diverse financial needs of a growing and developing economy. The Bank has embarked with an avowed policy to promote broad based participation in the Bangladesh economy through the provision of high quality banking service based on latest information technology. The Bank will ensure this by increasing access to economic opportunities for all individuals and businesses in Bangladesh with a special focus on currently underserved enterprises and households across the rural-urban spectrum. We believe that increasing the ability of underserved individuals and enterprises to build their asset base and access market opportunities will increase the economic well being for all Bangladeshis.

## **About BRAC Bank Limited.**

BRAC Bank Limited, with institutional shareholdings by BRAC, International Finance Corporation (IFC) and Shore cap International, has been the fastest growing Bank in 2004 and 2007. The Bank operates under a "double bottom line" agenda where profit and social responsibility go hand in hand as it strives towards a poverty-free, enlightened Bangladesh. A fully operational Commercial Bank, BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprise Business, which hitherto has remained largely untapped within the country. In the last six years of operation, the Bank has disbursed over BDT 7500 corer in loans to nearly 2,00,0,000 small and medium entrepreneurs. The management of the Bank believes that this sector of the economy can contribute the most to the rapid generation of employment in Bangladesh. Since inception in July 2001, the Bank's footprint has grown to 56 branches, 429 SME unit offices and 112 ATM sites across the country, and the customer base has expanded to 4,65,000 deposit and 1,87,000 advance accounts through 2008. In the years ahead BRAC Bank expects to introduce many more services and products as well as add a wider network of SME unit offices, Retail Branches and ATMs across the country.



BRAC Bank intends to set standards as the Market leader in Bangladesh. It will demonstrate that a locally owned institution can provide efficient, friendly and Modern full- service banking on a profitable basis. It will produce earnings and pay out dividends that can support the activities of BRAC, the Bank's major shareholder. Development and poverty alleviation on a countrywide basis needs mass production, mass consumption and mass financing. BRAC Bank goal is to provide mass financing to enable mass production and mass consumption, and thereby contribute to the development of Bangladesh. The Bank's goals are thus aligned with those of BRAC.

## Shareholding Structure

The shareholding structure of BRAC Bank Limited consists of different group with institutional shareholdings by BRAC, International Finance Corporation (IFC), Shore cap International and general public is also included through IPO.

Shareholders	Percent
BRAC	31.74%
IFC	9.50%
Shore Cap International	8.76%
General Public through IPO	40%
Non-Residents Bangladeshi's	5%
Mutual funds through IPO	5%
<b>Total</b>	<b><u>100%</u></b>

## Principal Business Entities

### Goals

BRAC Bank will be the absolute market leader in the number of loans given to small and medium sized enterprises throughout Bangladesh. It will be a world - class organization in terms of service quality and establishing relationships that help its customers to develop and grow successfully. It will be the Bank of choice both for its employees and its customers, the model bank in this part of the world.

### Vision

“Building a profitable and socially responsible financial institution focused on Markets and Business with growth potential, thereby assisting BRAC and stakeholders build a just, enlightened, healthy, democratic and poverty free Bangladesh”.

### Mission

- Sustained growth in 'small & Medium Enterprise' sector
- Continuous low cost deposit growth with controlled growth in Retained Assets
- Corporate Assets to be funded through self-liability mobilization. Growth in Assets through Syndications and Investment in faster growing sectors.
- Continuous endeavor to increase fee based income
- Keep our Debt Charges at 2.5 % to maintain a steady profitable growth
- Achieve efficient synergies between the bank's Branches, SME Unit Offices and BRAC field offices for delivery of Remittance and Bank's other products and services
- Manage various lines of business in a fully controlled environment with no compromise on service quality
- Keep a diverse, far flung team fully motivated and driven towards materializing the bank's vision into reality.

## **Core Values**

BBL's strength emanates from their owner - BRAC. This means, we will hold the following values and will be guided by them as we do our jobs.

- Value the fact that we are a member of the BRAC family
- Creating an honest, open and enabling environment
- Have a strong customer focus and build relationships based on integrity, superior service and mutual benefit
- Strive for profit & sound growth
- Work as a team to serve the best interest of our owners
- Relentless in pursuit of business innovation and improvement
- Value and respect people and make decisions based on merit
- Base recognition and reward on performance
- Responsible, trustworthy and law-abiding in all that we do

## **Performance of BRAC Bank Ltd. at a glance**

- ❑ Fastest growing bank: BRAC Bank has been the fastest growing Bank in 2004 and 2007. It is one of the local private commercial bank that set the standard of banking for the leader bank of Bangladesh banking industry.
- ❑ Leader in SME financing through 429 SME unit offices: The idea of SME unit are become very popular to the BRAC bank customer. In the last six years of operation, the Bank has disbursed over BDT 7500 corer in loans to nearly 2,00,0,000 small and medium entrepreneurs.
- ❑ Biggest suit of personal banking & SME products: BRAC Bank has variety of products for their customer in Branch and also in SME office.
- ❑ Large ATMs (Automated Teller Machine) & POS (Point of Sales) network. Now
- ❑ BRAC Bank has 112 ATM Machine all over the country.

## SWOT Analysis

SWOT analysis is an important tool for evaluating the company's Strengths, Weaknesses, Opportunities and Threats. It helps the organization to identify how to evaluate its performance and scan the macro environment, which in turn would help organization to navigate in the turbulent ocean of competition.

### Strength

- The term BRAC itself has a great brand value
- Only BRAC itself has 119,520 internal employee who are directly involved with BBL
- Invincible management system and skill which made BBL number 1 fastest growing bank in Asia in March '11,
- A good working environment
- A wide range of branches and wide banking services

### Weakness

- The remuneration and compensation are significantly lower than other Bank
- Employee endure huge work load which is leading to employee dissatisfactions

### Opportunity

- BBL can adopt green banking to minimize cost
- BBL can add technology in their product to be unique
- BRAC Bank can encourage its depositor to invest BRAC EPL

### Threat

- Competition with international, contemporary and upcoming bank
- Online deception in e-banking
- Economic or Financial Crisis

## B. Job Description

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During this three month of internship period at BRAC Bank, I have experienced a lot of new things through taking many responsibilities.

### Work Experience

My work experience is based on a specific department of BRAC Bank, Gulshan Branch. I have worked in CS (Customer Service Department) but at the same time I had access to other department to observe there operation and activities. To work in other department a unique BBL system ID and signature right is necessary. Therefore I had some limitation to work in other department.

First of all Customer Service Department is the heart of all type of Banking, where each and every type of query are discussed and solved. So this is where I can extract more information of banking activities and its operation. The experience and skills I have achieved are –

- Managing the floor through controlling crowd and monitoring token
- Difficult customer handling
- Meet up daily customer quarries
- Team work and cooperation with BSSO & CSM to make the service as fast as possible

## Daily Work

My daily work activities were more or less fixed from the very beginning. Maybe it sounds boring but there was always something new pops up. My day starts between 9am and 9.30am in the morning along with formal dress, especially red tie on Tuesday. My daily work activities changes according to the time. My major work activities are as follows –

### **Before Opening the Branch (9.00am to 10.00am) -**

- First of all opening the token box, take the keys of all cupboard and Almiras
- Assist to print voucher if available
- Bring chq. book and ATM card and arrange them
- Check out all the register
- Check account opening form and make a list before 10.00am
- Participate at hurdle before opening Branch

### **After Opening the Branch (10.00am to 4.00pm) –**

- Communicate with client and guide through information
- Meet daily customer quarries
- Account Opening, FDR , DPS & KYC fill up
- Crowd handling and assist managers
- Assist to deliver Chq. Book, ATM card and shanchay Patra and NOC
- Checking pay-order, card chq, FDR & DPS closer
- Dialing and Receiving phone call from Head office and other branches
- Put reference in “Inward register” and certificate issue
- Receiving new NOC, Chq. And ATM card and register it

### **After Closing the Branch (4.00pm) –**

- Finally Closing the token box, return the keys of all cupboard and Almiras
- Reconciliation of ATM and Chq. book and well come pack
- Filing papers
- Voucher print
- Participating Meeting if any

## **Different Aspects of Job Performance**

The whole internship period was interesting and exciting also. I have got a chance to meet a number of people within BRAC Bank and outside also. BRAC Bank Gulshan Branch is the center of every banking activity. More over Gulshan branch is the linking point of all BRAC staff. Therefore I have got a chance to visit BBL annual meeting “Town Hall” which was a great experience.

Finally the most important is that I have also visited the BRAC research lab and there other department as well. This internship has revealed the door to introduce with other large organizations.

## **Observation and Recommendation**

BRAC Bank always forces to enhance better service quality. Besides, it is fact that most of the employee of BBL work harder than any other banker. I think the priority BBL giving to its own BRAC Staff is the main barrier behind efficient and effective service quality. Therefore if BBL appoint only one BSSO for BRAC Staff only then the service quality will jump up significantly.

More over BBL has a tradition that no employee is allowed to leave before 6.00am. What if the job is done before 6.00pm no one can move? Although this is a lesson of discipline but indirectly it has a drawback on service quality. This makes the service slower and employee is not encouraged to working fast. May be it has some other reasons which I am unable to discover.

# C. Project Part

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## Chapter 1

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### 1.0 Prologue

The competitive advantage of any firm depends on the quality of a firm's products and services. Customer service plays a pivotal role in the development of quality and particularly if the company's product is service. In banking, the competitive edge is almost exclusively derived from the quality of service.

Reichheld and Sasser (1990 as cited in Alhemoud, 2010) shows that “*customer satisfaction is an evaluation by the customer after buying an industry’s goods and services*”. Many industries along with banks are paying greater attention to customer service quality and customer satisfaction for reasons such as increased competition and deregulation. Figures of various surveys have shown that the costs of acquiring a new customer are more expensive than retaining accessible ones. Therefore customer satisfaction, customer relationships and service quality became a serious issue.

Therefore as a researcher, I would like to know how satisfied the ATM card holder of BRAC Bank? And what is the draw back and possible conclusion in future? This is what I have tried to find out in my research work.

### 1.1 Origin of the Report

This report is the upshot of three month internship at BRAC Bank, Gulshan Branch. According to the rule of BRAC University each student of BRAC Business School has to complete 4 credit internship program which will add grade to the final CGPA. As a part of the graduate course, I have got an opportunity to do internship at BRAC Bank Ltd. Later on my internship topic was selected by my supervisor Mr. Muhammad Intisar Alam, Lecturer, BRAC University and approved by Mr. Syeed M Parvez, BM, BRAC Bank Ltd.



## 1.2 Objectives of the report

### General Objective

- Measuring the satisfaction level of BRAC Bank ATM card holder

### Specific Objective

- Whether the customer is positive to BRAC Bank or not
- ATM card quality and facility
- Developing other alternatives to boost up customer satisfaction

## 1.3 Scope of Study

The advantage of doing this research work was –

- Implementation of theoretical knowledge to practical field
- This will give a brief idea about the satisfaction of ATM card holder
- This short research can be added to other research to get better out come

## 1.4 Time Budget

Less than month time was given to complete this research work. During the internship period I had to complete the research work. It was really challenging to continue both regular office work and this research paper. But after all I have made it with the help of a number of people. Finally the last one week was for analysis and findings and cross check for any errors.

## 1.5 Limitations of the research

- Sample size is too small then the actual population size
- Respondents wear not much serious about the research
- Research is done in a informal way by non professional researcher
- Research was based BRAC Bank Gulshan Branch
- Many respondent intentionally tried to provide wrong information

### 2.0 Literature Review

The major objective of customer service is to ensure customer satisfaction which also ensures the performance of BRAC Bank. BRAC Bank itself has its own internal research & service quality division to measure the customer satisfaction and service quality. On the other hand it is noted that no external researcher has not yet conducted any research work on customer satisfaction level. More over when BRAC Bank internally measure the overall performance of their performance and client. I have not found any single research on “*Customer Satisfaction of BRAC Bank ATM Card Holder*”. Although most of the account holder has ATM card but the research which has conducted previously was not focusing only ATM card, it has some other aspects also. Therefore I have narrowed down the customer satisfaction to “ATM card holder satisfaction” to get a clear view the performance of BRAC Bank. Finally after analyzing the research topic my supervisor “Muhammad Intisar Alam” confirmed the topic with the approval of Sayeed M Parvez, BM, BRAC Bank Limited.

### 3.0 Methodology of the report

The research methodology has chosen according to research problem, design and questioners information. The research has done over 50 people in different location Dhaka city. Cluster of participant are given structured questioner and individual interview. Primary and secondary data both are used to conduct the research work.

**Primary data:** The raw data has gathered from individual interviews, discussion and structured questioner. The primary data has been processed with the software SPSS.

**Secondary data:** The information has also collected from indirect source and literature review to conduct the research. BRAC Research lab and library was the main source of information. A couple of relative case has also browsed in internet.

### 3.1 Sample Size Determination

Sample size is determined by automated software where confidence level has selected to 95%. It can be assumed that it is 95% certain that research outcome is correct. However the confidence interval is only 13.86 which measure the margin of errors.

The image displays two side-by-side web-based calculator interfaces. The left interface, titled 'Determine Sample Size', features a 'Confidence Level' section with radio buttons for 95% (selected) and 99%. Below this is a 'Confidence Interval' input field containing the value '14', followed by an empty 'Population' input field. At the bottom, there are 'Calculate' and 'Clear' buttons, and a 'Sample size needed' output field showing the value '49'. The right interface, titled 'Find Confidence Interval', has a 'Confidence Level' section with radio buttons for 95% (selected) and 99%. It includes input fields for 'Sample Size' (50), 'Population' (empty), and 'Percentage' (50). Similar to the first interface, it has 'Calculate' and 'Clear' buttons, and a 'Confidence Interval' output field showing the value '13.86'.

Source: <http://www.surveysystem.com/sscalc.htm>

### 3.2 Research Problem

Customer Satisfaction of BRAC Bank ATM Card Holder

### 3.3 Research Problem Analysis

ATM Card holder satisfaction =  $f$  (ATM card security & support, Bank charges, Use of ATM card)

*Here,*

**Dependent variable:** ATM Card holder satisfaction

**Independent Variable:** ATM card security & support, Bank charges, Use of ATM card

### 3.4 Research Design

#### ATM card security & support

I-Variables	Info needs	Respondents	Methods	Place	Time
Technical problem, Card misuse & fraudulent, Support	a) Error in ATM machine b) Online security level c) Responsiveness towards customer d) Service quality e) ATM Card quality	Users BSSO Over phone CSO Card Division	Individual interviews/ Listening	In front of ATM booth, customer service department of BRAC Bank	Morning Noon Evening

### Bank charges and Cost

I-Variables	Info needs	Res.	Methods	Place	Time
Bank charge on ATM card usage	Yearly charge	Users	Individual structured Interview	BRAC Bank branch	During office hour
Other Hidden charges	Other charges	BSSO	Literature review		
	Relevance of the charges				

### Comfort of ATM card

I-Variables	Info needs	Res.	Methods	Place	Time
ATM booth availability	a) Density of ATM booth available in a city	Users	Individual structured interview	Large departmental store	Morning (7.30-9.30 AM)
Online purchase	b) frequent use of ATM card for shopping		Direct Observation	ATM booth	Noon (12 AM – 2 PM)
Money deposit	c) Time spent on queue				Evening (5 -8 PM)
	d) Other use of ATM card				

Based on the above research problem and frame work we have collected information from the relative respondents – users, BSSO, Over Phone CSO, CSM and Card division. The research has been conducted on 50 respondents of BRAC Bank, Gulshan Branch of Dhaka city. I have used both qualitative (descriptive, Individual interview, deductive) and quantitative method (Questionnaire).

### 4.0 Findings

After taking structured individual interview and discussion with 50 respondents of BRAC Bank, Gulshan Branch, it is found that 46% of their customer is doing transaction between 2 or 3 Years. It is only 18% customer who is doing transaction with BRAC Bank for last one year. However other than the geographical location 54% customer moved to another bank and 16% never move to another Bank. 19.04% customer moved to another bank due to slow customer service and 9.52% customer think BRAC Bank customer service is poor. But 41.42% of the customer moved to another Bank for other reasons like – safety, higher FD interest rate and for other Business purposes. It is noted that an individual is doing transaction in more than one bank.

### 4.1 ATM cad security & support

According to the survey 14% of the customer of BRAC Bank is using ATM card for more than 5 years, 36% are using for 3 to 5 years, 14% for last two years and 18% is in last year. While using BRAC Bank ATM card 36% people faced technical problem for less than 10 times in a year and 12% faced technical problem between 10 to 20 times. According to the interview with 50 participant majority people has a doubt about ATM card quality. 20% people are agree that BRAC Bank ATM card has good quality where 44% is opposing. On the other hand in terms of BSSO responsiveness, 52% people are agree on that BSSO response quick for any technical problem, ie. Online fraud, fake note from ATM machine and so on. Whereas 22% people are disagree about this. Similarly in terms excellent customer service, 14% are strongly agree and 42% agree, 34% disagree and 10 percent strongly disagree. According to research customer has identify some limitation of BRAC Bank ATM card, like - wait for a long time in queue, deposit in ATM machine took 48 hours to update.

## **4.2 Bank charges and Cost**

Around 32% people agree that BRAC Bank charges a competitive price for ATM card where 60% people disagree. On the other hand in terms of hidden charge (The charge which is not said or cleared by BSSO but written in terms and condition paper) 10% people strongly agree and 44% agree that they have not faced any hidden charges but again 30% people disagree on this issue.

## **4.3 Comfort and use of ATM card**

Comfort of ATM card depends on flexibility, booth availability and wait in queue. Research found that 40% people have 10 to 20 min distance from his work place or residence to nearest ATM booth and 28% people have to cover 5 to 10 min distance. It is only 14% people who has to cover less than 5 min distance where as 18% people has nearest ATM booth for more than 20 min. distance. More over 68% of the customer has to wait in the queue for more than 5 min where as only 12% has to wait in queue for less than 5 min. It is also noted that while using BRAC Bank ATM card internationally there is a number of restriction. 18% customer of BRAC bank thinks they can't use this card abroad.

### 5.0 Interpretation of Data

BRAC Bank ATM card satisfaction highly depends on ATM card security, Customer Service, Support, flexibility and lower bank charge. ATM card holder satisfaction also depends on the relationship between bank and the customer and other facilities.

Most of the ATM card holder of BRAC Bank is satisfied with customer service and their responsiveness. Although in recent years they have experienced many online fraud, technical problem and fake note issue but BRAC Bank customer care was able to take control by solving the issue quickly. Besides the customer has experienced the weakness of BRAC Bank in poor ATM card quality, alarming internet security.

It can be assumed that the customer of BRAC Bank is there or thereabouts satisfied with the charge. There is no significant difference in ATM card cost in comparison to other banks and customers are used to it.

Finally after analyzing the data it is found that the comfort and flexibility of BRAC Bank ATM card is significantly low. First of all the density of ATM booth is lower than needed. Moreover many people have to wait for a long time in a queue. Then it is also difficult to use ATM card abroad and online. At the same time most of the customer doesn't know the details use of ATM card in online. Finally although customer welcome to the facility of deposit money in ATM booth but still it took 48 hours to update. Although a number of issues made customer despondent, after all the facility and service they are having from BRAC Bank is worthy in cost and relatively better in comparison to many other banks.



### 6.0 Recommendation

First of all BRAC Bank can develop online banking activities through expanding online shopping. As an example now BRAC Bank ATM card holder can do shopping online in Bangladesh. But the number of shop is only 11 which should be increased.

More over it is often found that customer has a lots of wrong information about BRAC Bank internet banking and ATM card usage. Therefore BRAC Bank can launch a new campaign to establish internet banking where they can demonstrate the process of e-banking.

BRAC Bank should also give attention to on their employee specially those who are skilled and loyal, because BRAC Bank has the highest employee turnover rate. After all employee satisfaction ensures the customer satisfaction.

Most importantly BRAC Bank must need to increase the number of ATM booth for its growing customer.

Finally but not least, it looks odd that customer of BRAC Bank is standing in a long queue for deposit or withdraw money for a long time with very poor air cooling system. At least BRAC Bank has enough economic strength to maintain Air cooling system, After all this gives a good impression to the customer.

### 7.0 Conclusion

Finally in conclusion it can say that the existing customer of BRAC Bank is more or less satisfied with BRAC Bank but there remain some wrong information among the customer which causes a little harassment. BRAC Bank is always taking new initiatives to improve the satisfaction of ATM card holders. As a result BRAC Bank is awarded as the fastest growing Bank in Asia in March, '11.

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# Appendix

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## Questionnaire for Interview

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### PART 1: GENERAL CUSTOMER INFORMATION

1. Which of the following is your current bank?
  - A) Standard Chartered Bank
  - B) Eastern Bank
  - C) BRAC Bank
  - D) Other Bank
2. How long have you been a customer of BRAC Bank?
  - A) More than 5 years
  - B) 3 – 5 years
  - C) 1 – 2 years
  - D) Less than 1 year.
3. In the past 5 years, other than for geographical relocation, how many times have you switched to a different bank?
  - A) Over 5 times
  - B) 3 to 5 times
  - C) 1 to 2 times
  - D) Never switched
4. What was the main reason for switching Bank?
  - A) Poor Customer Service
  - B) Slow service
  - C) Other

### BANK CUSTOMER SATISFACTION SURVEY

5. How long you are using BRAC Bank ATM Card?
  - A) More than 5 years
  - B) 3 – 5 years
  - C) 1 – 2 years
  - D) Less than 1 year.
6. How many times you have faced technical problem in ATM Machine in a year?

A) Over 40 times      B) 20 to 40 times    C) 10 to 20 times    D) Less than 10 times

7. BRAC Bank ATM card lasts as long as it has expire dates.

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

8. BRAC Bank customer care response in fever of customer in terms of any technical problem?

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

9. BRAC Bank always offer an excellent customer service.

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

10. Is there any limitation of BRAC Bank ATM card?

11. BRAC Bank offers a competitive charge for ATM Card holders.

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

12. BRAC Bank never has any hidden charges.

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

13. How far you have to travel to reach the nearest ATM booth?

A) Less than 5 min      B) 5 – 10 min    C) 10 – 20 min      D) More than 20 min

14. Shopping and cash withdrall, Deposit and e-payment is easier with BRAC Bank ATM card.

A) Strongly Agree      B) Agree      C) Disagree      D) Strongly Disagree

15. Face any difficulty while using internationally?

16. How long you have to wait in a queue while using ATM booth.

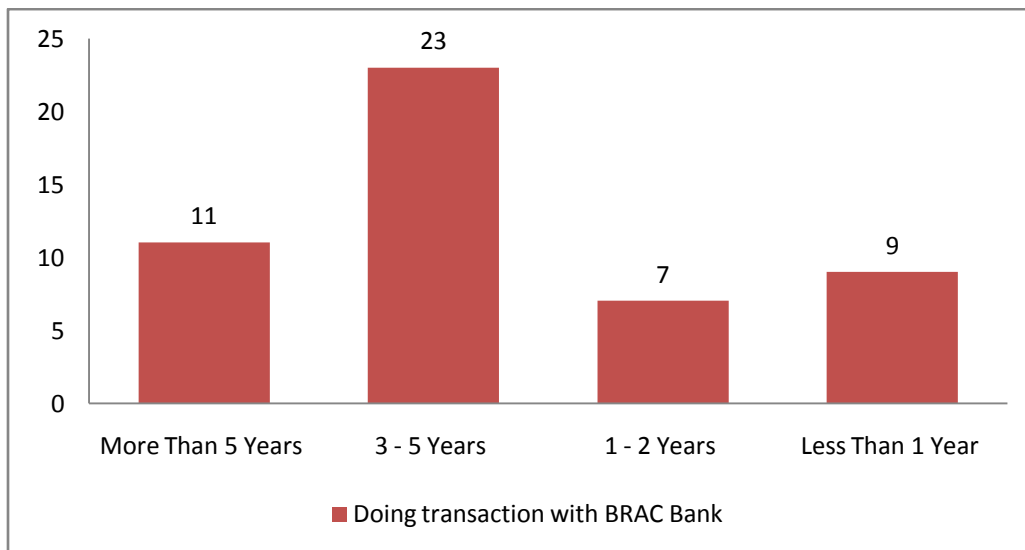
A) Less than 5 Min      B) 5 to 10 Min      C) More than 10 Min

17. What are the things BRAC Bank can add up to increase ATM card holder's satisfaction?

## Frequency Table

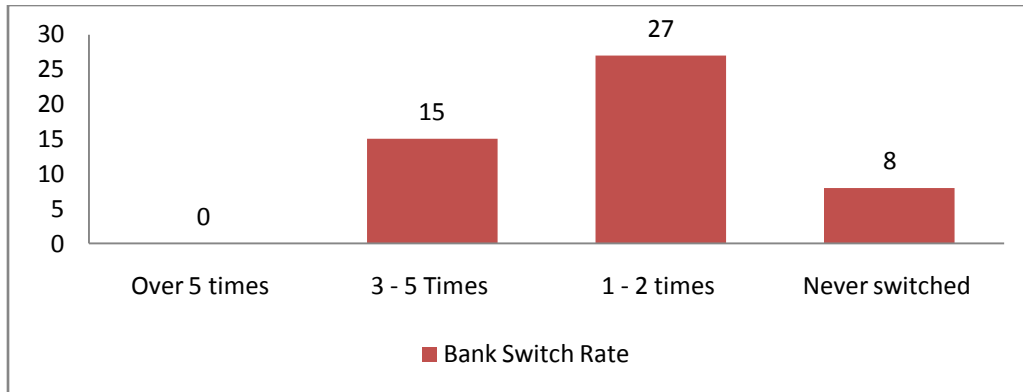
### Doing transaction with BRAC Bank

	Frequency	Percent	Cumulative Percent
More Than 5 Years	11	22%	22%
3 - 5 Years	23	46%	68%
1 - 2 Years	7	14%	82%
Less Than 1 Year	9	18%	100%
Total	50	100%	



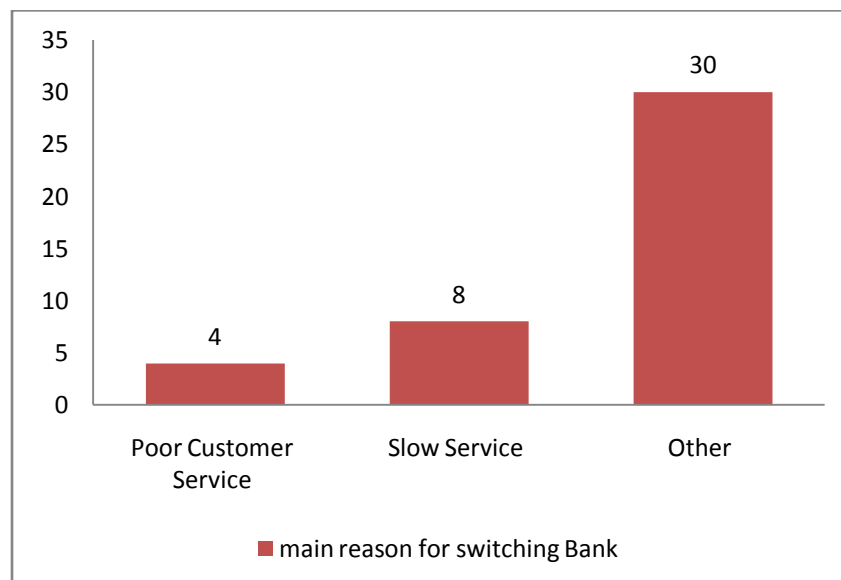
### Bank Switch Rate

	Frequency	Percent	Cumulative Percent
Over 5 times	0	0%	0%
3 - 5 Times	15	30%	30%
1 - 2 times	27	54%	84%
Never switched	8	16%	100%
Total	50	100%	



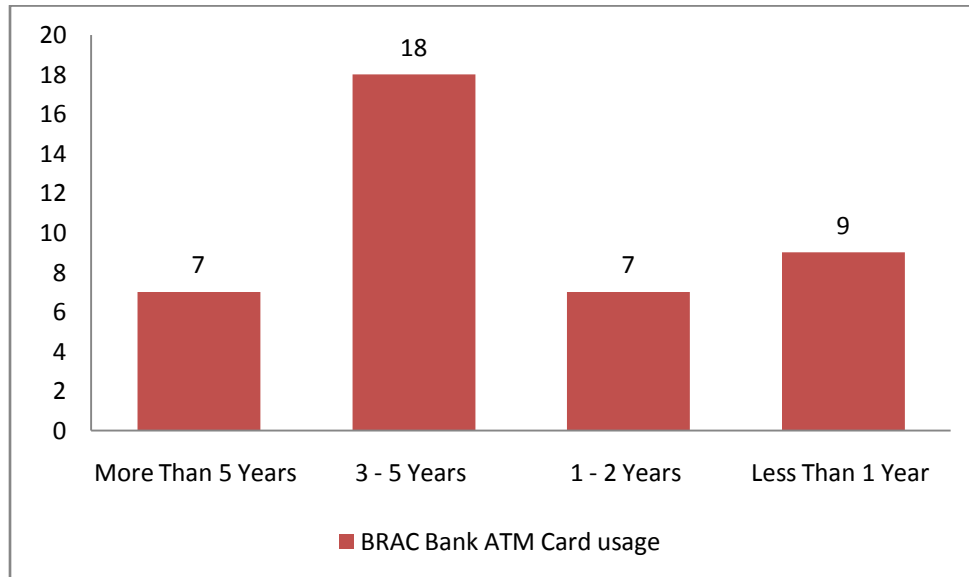
### Reasons for Switching Bank

	Frequency	Percent	Cumulative Percent
Poor Customer Service	4	9.52%	9.52%
Slow Service	8	19.04%	28.56%
Other	30	41.42%	69.98%
Total	42	100.00%	



### BRAC Bank ATM Card usage

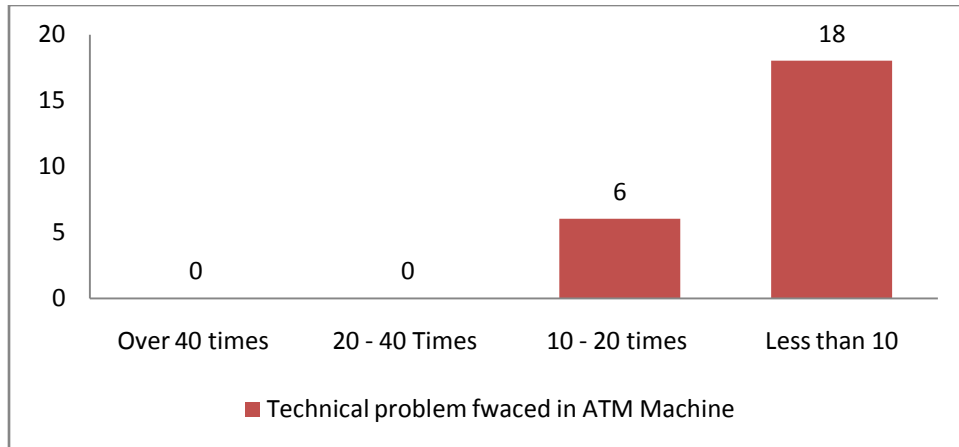
	Frequency	Percent	Cumulative Percent
More Than 5 Years	7	14%	14%
3 - 5 Years	18	36%	50%
1 - 2 Years	7	14%	64%
Less Than 1 Year	9	18%	82%
Total	41	82%	



### Technical problem faced in ATM Machine

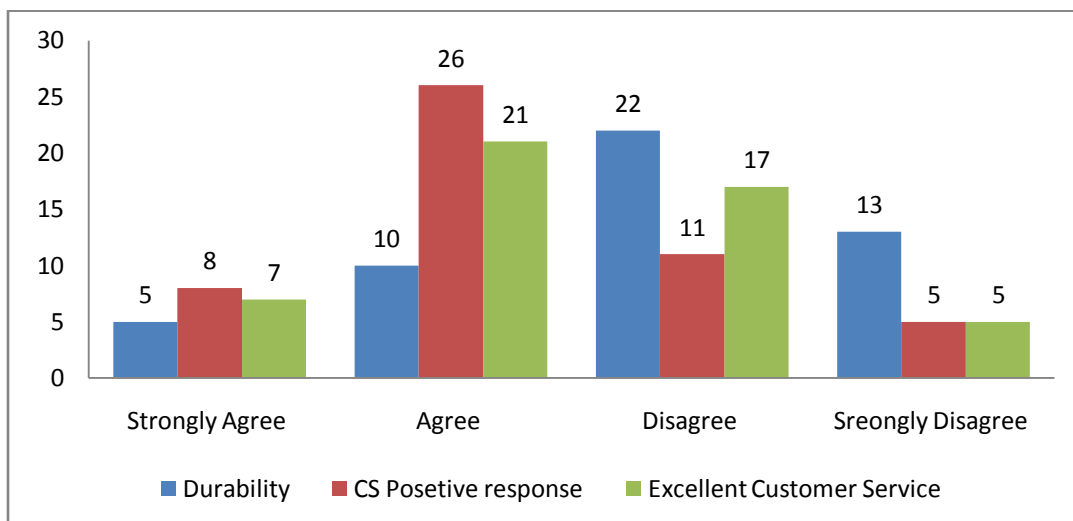
	Frequency	Percent	Cumulative Percent
Over 40 times	0	0%	0%
20 - 40 Times	0	0%	0%
10 - 20 times	6	12%	12%
Less than 10	18	36%	48%
Total	24	48%	





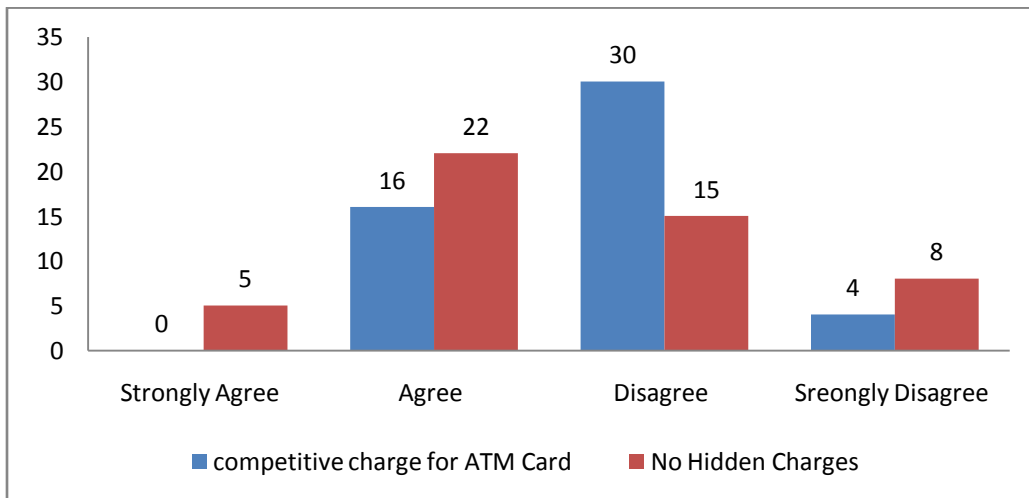
## Durability & Customer service response positively for any technical problem

	Durabi lity	Percen t	Cumulativ e Percent	CS Positive respons e	Percen t	Cumulativ e Percent	Excellen t Custome r Service	Percen t	Cumulativ e Percent
Strongly Agree	5	10%	10%	8	16%	16%	7	14%	14%
Agree	10	20%	30%	26	52%	68%	21	42%	56%
Disagree	22	44%	74%	11	22%	90%	17	34%	90%
Strongly Disagree	13	26%	100%	5	10%	100%	5	10%	100%
Total	50	100%		50	100%		50	100%	



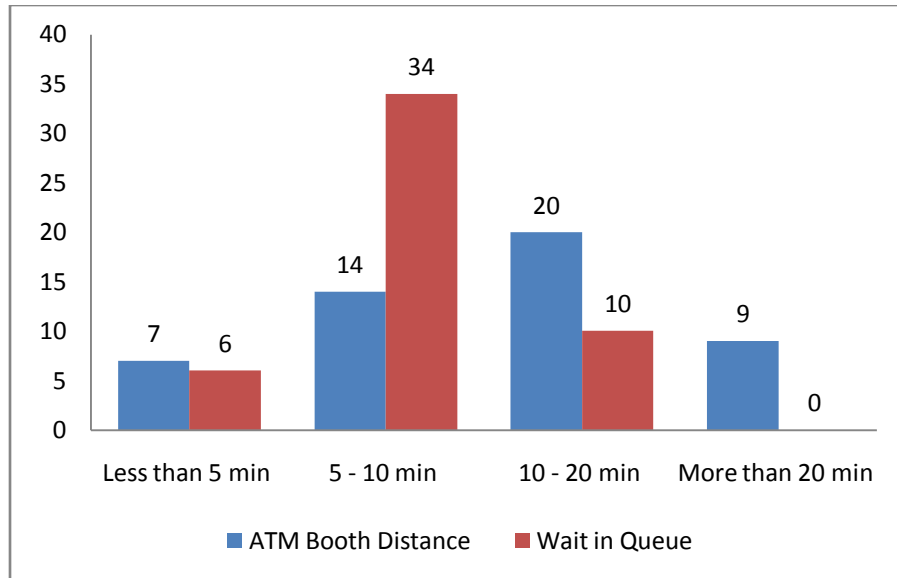
### Competitive charge for ATM Card & Hidden Charges

	Competitive charge for ATM Card	Percent	Cumulative Percent	No Hidden Charges	Percent	Cumulative Percent
Strongly Agree	0	0%	0%	5	10%	10%
Agree	16	32%	32%	22	44%	54%
Disagree	30	60%	92%	15	30%	84%
Strongly Disagree	4	8%	100%	8	16%	100%
Total	50	100%		50	100%	



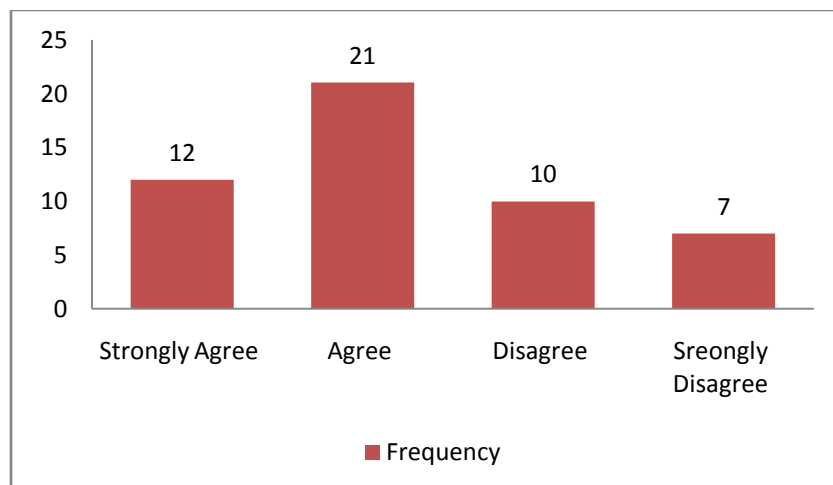
### ATM Booth Distance & Duration in Queue

	ATM Booth Distance	Percent	Cumulative Percent	Wait in Queue	Percent	Cumulative Percent
Less than 5 min	7	14%	14%	6	12%	12%
5 - 10 min	14	28%	42%	34	68%	80%
10 - 20 min	20	40%	82%	10	20%	100%
More than 20 min	9	18%	100%	0	0%	
Total	50	100%		50	100%	



### Easier withdraw, Deposit and e-payment

	Frequency	Percent	Cumulative Percent
Strongly Agree	12	24%	24%
Agree	21	42%	66%
Disagree	10	20%	86%
Strongly Disagree	7	14%	100%
Total	50	100%	



# List of Acronyms

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CSM	Customer Service Manager
BSSO	Branch Sales and Service officer
KYC	Know your Customer
NOC	Non Objection certificate
FDS	Fixed Deposit Scheme
DPS	Deposit Premier Scheme